

## Issue 54: INSIDER'S EDGE: Medicaid v. QHP Enrollment—Do Consumers Have Options?

Winter doldrums got you down? Fret not, Insiders! Today's edition of the Insider's Edge will transport you somewhere warm and sunny!



*Ok, so only virtually. But hey, a 5 second vacation beats winter weather any day, right?*

Welcome back! Hope you feel at least a little refreshed. Today readers are curious whether consumers can choose between enrolling in Medicaid or a qualified health plan (QHP). Let's find out!

**Dylan, who is 27, recently applied for health benefits using Maryland Health Connection. Based on his income of \$14,000, Dylan qualifies for Medicaid. Dylan isn't sure if he wants to enroll in Medicaid. Can he purchase QHP coverage instead? Can Dylan qualify for advance premium tax credits (APTC) and cost sharing reductions (CSR) if he decides to purchase QHP coverage?**

While Dylan *can* purchase QHP coverage instead of enrolling in Medicaid, he will *not* be eligible to receive APTC or CSR to help with the cost of paying for his QHP even though his income is less than 400% FPL.

Individuals who are eligible for Medicaid are *not* eligible for APTC or CSR. Remember, enrollment in Medicaid is not mandatory. However, individuals who are otherwise eligible for Medicaid who elect to decline coverage must pay the full cost of purchasing coverage through a QHP. They are not eligible for APTC or CSR. For this reason, consumers who are not sure whether they want to enroll in Medicaid should weigh the decision carefully since the cost of receiving care through Medicaid is much lower than the cost of receiving benefits through a QHP.

**That's it for now!** Have a question? Send it my way, [dhmh.medicaidmarge@maryland.gov](mailto:dhmh.medicaidmarge@maryland.gov).